(ii) Size of land holding should not exceed one acre of irrigated land and 2.5 acre of unirrigated land. In case of SC/ST, irrespective of size of land holding.

2. **Quantum of loan (revised in 2007-08):**

(i) Rs.15,000/- for engaging in productive and gainful activities,

(ii) Rs.20,000/- housing loan.

3. **Rate of interest: 4 per cent.**

4. **Lending target** : One per cent of total advances outstanding of the bank as at the end of the previous year.

Pursuant to Budget Announcement 2008-09, the beneficiaries of Indira Awas Yojana can also avail housing loan upto Rs.20,000/- under DRI Scheme.

(d) No, Sir.

(e) The eligible borrowers under the scheme are from low income group and the loan limit is fixed as per repaying capacity.

(f) As reported by Reserve Bank of India, the number of accounts and the amount outstanding for the years ending March 2005, March 2006 and March 2007 is as given below :

Year (As at the end of March)	2005	2006	2007
No. of accounts	94088	31858	18429
Amount outstanding (Rs. in thousands)	3033031	4241829	5358327

However, district-wise information in this regard is not available.

Loan waiver burden for PSUs

1628. MS. SUSHILA TIRIYA: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that the Public Sector Units have to bear the farmer loan waiver burden; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) Agricultural Debt Waiver and Debt Relief Scheme, 2008 provides that the lending institutions would not claim from the Central Government, nor recover from the farmer, (i) interest in excess of the principal amount, (ii) unapplied interest, (iii) penal interest, (iv) legal charges, (v) inspection charges and (vi) miscellaneous charges, etc. All such interest/charges, which form a small part of the loan waived, would be borne by the lending institutions.

The Government of India would reimburse the entire remaining amount of debt waiver and debt relief to the lending institutions in four annual instalments. The Government has also decided to pay interest on the 2nd, 3rd and 4th instalments of the reimbursable claims of ths lending institutions from the date of the payment of the 1st instalment. The 1st instalment of Rs. 25,000 crore has already been released by the Government.